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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application Number. : 10/084,856 Confirmation Number. : 6222  
Applicants : Douglas U. Mennie *et al.*  
Filed : July 27, 2002  
Title : Automatic Funds Processing System  
  
TC/A.U. : 3694  
Examiner : Matthew C. Osborne  
  
Docket Number : 247171-000373USD1  
Customer Number : 41,230

**REPLY TO RESTRICTION REQUIREMENT**  
**MAILED APRIL 5, 2007**

Mail Stop Amendment  
COMMISSIONER FOR PATENTS  
P.O. Box 1450  
Alexandria, Virginia 22313-1450

**CERTIFICATE OF MAILING**  
37 C.F.R. 1.8

I hereby certify that this correspondence is being deposited with the U.S. Postal Service as First Class Mail in an envelope addressed to: Mail Stop Amendment, Commissioner for Patents, P.O. Box 1450, Alexandria, Virginia 22313 on the date indicated below.

*4/17/07* *Deborah Ricks*  
Date Deborah Ricks

Dear Commissioner:

This paper is being submitted in reply to the Restriction Requirement mailed April 5, 2007, for which the one-month date for response is May 5, 2007 and this response is being filed within that time period. In response thereto, the Applicants respectfully request the Examiner to consider the following remarks.

The Applicants' **Amendments to the Claims** are reflected in the **Listing of Claims**, which begins on page 2 of this paper.

The Applicants' **Remarks** begin on page 11 of this paper.